

Fill in this information to identify your case:

Debtor 1 Byung Ho Kang
First Name Middle Name Last Name

Debtor 2 Saera Yoo
(Spouse, if filing) First Name Middle Name Last Name

United States Bankruptcy Court for the: Northern District of Georgia

Case number (if know) 23-54125-wlh

☒ Check if this is an amended filing

Official Form 106D

Schedule D: Creditors Who Have Claims Secured by Property

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the Additional Page, fill it out, number the entries, and attach it to this form. On the top of any additional pages, write your name and case number (if known).

1. Do any creditors have claims secured by your property?

- ☐ No. Check this box and submit this form to the court with your other schedules. You have nothing else to report on this form.
- ☒ Yes. Fill in all of the information below.

Part 1: List All Secured Claims

2. List all secured claims. If a creditor has more than one secured claim, list the creditor separately for each claim. If more than one creditor has a particular claim, list the other creditors in Part 2. As much as possible, list the claims in alphabetical order according to the creditor's name.

Column A
Amount of claim Do not deduct the value of collateral.

Column B
Value of collateral that supports this claim

Column C
Unsecured portion If any

2.1	Describe the property that secures the claim:	\$ 199,132.20	\$ 835,100.00	\$ 0.00
<p>FOUNTAINHEAD SBF, LLC Creditor's Name</p> <p>c/o WILSON, ELSER, MOSKOWITZ, Number Street EDELMAN & DICKER LLP</p> <p>3348 Peachtree Rd., NE, Suite 1400</p> <p>Atlanta GA 30326</p> <p>City State ZIP Code</p> <p>Who owes the debt? Check one.</p> <p><input checked="" type="checkbox"/> Debtor 1 only</p> <p><input type="checkbox"/> Debtor 2 only</p> <p><input type="checkbox"/> Debtor 1 and Debtor 2 only</p> <p><input type="checkbox"/> At least one of the debtors and another</p> <p><input type="checkbox"/> Check if this claim relates to a community debt</p> <p>Date debt was incurred _____</p>	<p>6495 Creekview Circle, Duluth, GA 30097 - \$835,100.00</p> <p>As of the date you file, the claim is: Check all that apply.</p> <p><input type="checkbox"/> Contingent</p> <p><input type="checkbox"/> Unliquidated</p> <p><input type="checkbox"/> Disputed</p> <p>Nature of lien. Check all that apply.</p> <p><input type="checkbox"/> An agreement you made (such as mortgage or secured car loan)</p> <p><input type="checkbox"/> Statutory lien (such as tax lien, mechanic's lien)</p> <p><input type="checkbox"/> Judgment lien from a lawsuit</p> <p><input type="checkbox"/> Other (including a right to offset) _____</p> <p>Last 4 digits of account number</p>			

2.2

Describe the property that secures the claim: \$ 360,690.00 \$ 835,100.00 \$ 0.00

Metro City Bank

Creditor's Name

5441 Buford Hwy Ne Ste 1

Number

Street
Doraville GA 30340

City State ZIP Code

Who owes the debt? Check one.

☒ Debtor 1 only☐ Debtor 2 only☐ Debtor 1 and Debtor 2 only☐ At least one of the debtors and another☐ Check if this claim relates to a community debt

Date debt was incurred 06-03-2020

6495 Creekview Circle, Duluth, GA 30097 - \$835,100.00

As of the date you file, the claim is: Check all that apply.

☐ Contingent☐ Unliquidated☐ Disputed

Nature of lien. Check all that apply.

☒ An agreement you made (such as mortgage or secured car loan)☐ Statutory lien (such as tax lien, mechanic's lien)☐ Judgment lien from a lawsuit☐ Other (including a right to offset) _____

Last 4 digits of account number 0620

Add the dollar value of your entries in Column A on this page. Write that number here:

\$ 559,822.20

Part 2: List Others to Be Notified for a Debt That You Already Listed

Use this page only if you have others to be notified about your bankruptcy for a debt that you already listed in Part 1. For example, if a collection agency is trying to collect from you for a debt you owe to someone else, list the creditor in Part 1, and then list the collection agency here. Similarly, if you have more than one creditor for any of the debts that you listed in Part 1, list the additional creditors here. If you do not have additional persons to be notified for any debts in Part 1, do not fill out or submit this page.

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Official Form 108**Statement of Intention for Individuals Filing Under Chapter 7**

12/15

If you are an individual filing under chapter 7, you must fill out this form if:

- creditors have claims secured by your property, or
- you have leased personal property and the lease has not expired.

You must file this form with the court within 30 days after you file your bankruptcy petition or by the date set for the meeting of creditors, whichever is earlier, unless the court extends the time for cause. You must also send copies to the creditors and lessors you list on the form.

If two married people are filing together in a joint case, both are equally responsible for supplying correct information. Both debtors must sign and date the form.

Be as complete and accurate as possible. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known).

Part 1: List Your Creditors Who Have Secured Claims

1. For any creditors that you listed in Part 1 of *Schedule D: Creditors Who Have Claims Secured by Property* (Official Form 106D), fill in the information below.

Identify the creditor and the property that is collateral	What do you intend to do with the property that secures a debt?	Did you claim the property as exempt on Schedule C?
Creditor's name: <u>FOUNTAINHEAD SBF, LLC</u>	<input checked="" type="checkbox"/> Surrender the property.	<input checked="" type="checkbox"/> No
Description of property securing debt: <u>6495 Creekview Circle</u>	<input type="checkbox"/> Retain the property and redeem it.	<input type="checkbox"/> Yes
	<input type="checkbox"/> Retain the property and enter into a <i>Reaffirmation Agreement</i> .	
	<input type="checkbox"/> Retain the property and [explain]: _____	
Creditor's name: <u>Metro City Bank</u>	<input checked="" type="checkbox"/> Surrender the property.	<input checked="" type="checkbox"/> No
Description of property securing debt: <u>6495 Creekview Circle</u>	<input type="checkbox"/> Retain the property and redeem it.	<input type="checkbox"/> Yes
	<input type="checkbox"/> Retain the property and enter into a <i>Reaffirmation Agreement</i> .	
	<input type="checkbox"/> Retain the property and [explain]: _____	

Part 2: List Your Unexpired Personal Property Leases

For any unexpired personal property lease that you listed in *Schedule G: Executory Contracts and Unexpired Leases* (Official Form 106G), fill in the information below. Do not list real estate leases. *Unexpired leases* are leases that are still in effect; the lease period has not yet ended. You may assume an unexpired personal property lease if the trustee does not assume it. 11 U.S.C. § 365(p)(2).

Describe your unexpired personal property leases Will the lease be assumed?

Part 3: Sign Below

Under penalty of perjury, I declare that I have indicated my intention about any property of my estate that secures a debt and any personal property that is subject to an unexpired lease.

X /s/ Byung Ho Kang
Signature of Debtor 1

X /s/ Saera Yoo
Signature of Debtor 2

Date 07/12/2023
MM/DD/YYYY

Date 07/12/2023
MM/DD/YYYY

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First Name Middle Name Last Name

Debtor 2 Saera Yoo
(Spouse, if filing) First Name Middle Name Last Name

United States Bankruptcy Court for the: Northern District of Georgia

Case number 23-54125-wlh
(If known)

☒ Check if this is an amended filing

Official Form 106Sum

Summary of Your Assets and Liabilities and Certain Statistical Information 12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Fill out all of your schedules first; then complete the information on this form. If you are filing amended schedules after you file your original forms, you must fill out a new *Summary* and check the box at the top of this page.

Part 1: Summarize Your Assets

		Your assets Value of what you own
1. <i>Schedule A/B: Property</i> (Official Form 106A/B)		
1a. Copy line 55, Total real estate, from <i>Schedule A/B</i>		\$ <u>835,100.00</u>
1b. Copy line 62, Total personal property, from <i>Schedule A/B</i>		\$ <u>0.00</u>
1c. Copy line 63, Total of all property on <i>Schedule A/B</i>		\$ <u>835,100.00</u>

Part 2: Summarize Your Liabilities

		Your liabilities Amount you owe
2. <i>Schedule D: Creditors Who Have Claims Secured by Property</i> (Official Form 106D)		
2a. Copy the total you listed in Column A, <i>Amount of claim</i> , at the bottom of the last page of Part 1 of <i>Schedule D</i>		\$ <u>559,822.20</u>
3. <i>Schedule E/F: Creditors Who Have Unsecured Claims</i> (Official Form 106E/F)		
3a. Copy the total claims from Part 1 (priority unsecured claims) from line 6e of <i>Schedule E/F</i>		\$ <u>0.00</u>
3b. Copy the total claims from Part 2 (nonpriority unsecured claims) from line 6j of <i>Schedule E/F</i>		+ \$ <u>1,260,212.00</u>
Your total liabilities		\$ <u>1,820,034.20</u>

Part 3: Summarize Your Income and Expenses

4. <i>Schedule I: Your Income</i> (Official Form 106I)		
Copy your combined monthly income from line 12 of <i>Schedule I</i>		\$ <u>5,000.00</u>
5. <i>Schedule J: Your Expenses</i> (Official Form 106J)		
Copy your monthly expenses from line 22c of <i>Schedule J</i>		\$ <u>5,000.00</u>

Debtor 1

Byung Kang & Saera Yoo

First Name

Middle Name

Last Name

Case number (if known) 23-54125-wlh

Part 4: Answer These Questions for Administrative and Statistical Records**6. Are you filing for bankruptcy under Chapters 7, 11, or 13?**

- ☐ No. You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules.
- ☒ Yes

7. What kind of debt do you have?

- ☐ **Your debts are primarily consumer debts.** *Consumer debts* are those "incurred by an individual primarily for a personal, family, or household purpose." 11 U.S.C. § 101(8). Fill out lines 8-9g for statistical purposes. 28 U.S.C. § 159.
- ☒ **Your debts are not primarily consumer debts.** You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules.

8. From the *Statement of Your Current Monthly Income*: Copy your total current monthly income from Official Form 122A-1 Line 11; **OR**, Form 122B Line 11; **OR**, Form 122C-1 Line 14.

\$ _____

9. Copy the following special categories of claims from Part 4, line 6 of *Schedule E/F*.**Total claim****From Part 4 on *Schedule E/F*, copy the following:**

- 9a. Domestic support obligations (Copy line 6a.) \$ _____
- 9b. Taxes and certain other debts you owe the government. (Copy line 6b.) \$ _____
- 9c. Claims for death or personal injury while you were intoxicated. (Copy line 6c.) \$ _____
- 9d. Student loans. (Copy line 6f.) \$ _____
- 9e. Obligations arising out of a separation agreement or divorce that you did not report as priority claims. (Copy line 6g.) \$ _____
- 9f. Debts to pension or profit-sharing plans, and other similar debts. (Copy line 6h.) + \$ _____
- 9g. **Total.** Add lines 9a through 9f. \$ _____

Fill in this information to identify your case:

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First Name Middle Name Last Name

Debtor 2 Saera Yoo
(Spouse, if filing) First Name Middle Name Last Name

United States Bankruptcy Court for the Northern District of Georgia

Case number 23-54125-wlh
(If known)

☐ Check if this is an amended filing

Official Form 106Dec

Declaration About an Individual Debtor's Schedules

12/15

If two married people are filing together, both are equally responsible for supplying correct information.

You must file this form whenever you file bankruptcy schedules or amended schedules. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Sign Below

Did you pay or agree to pay someone who is NOT an attorney to help you fill out bankruptcy forms?

☒ No

☐ Yes. Name of person _____ . Attach *Bankruptcy Petition Preparer's Notice, Declaration, and Signature* (Official Form 119).

Under penalty of perjury, I declare that I have read the summary and schedules filed with this declaration and that they are true and correct.

X /s/ Byung Ho Kang

Signature of Debtor 1

X /s/ Saera Yoo

Signature of Debtor 2

Date 07/12/2023
MM / DD / YYYY

Date 07/12/2023
MM / DD / YYYY

UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF GEORGIA
ATLANTA DIVISION

IN RE:) CASE NO. 23-54125-WLH
)
Byung Ho Kang and Saera Yoo,) CHAPTER 13
)
Debtors.)

CERTIFICATE OF SERVICE

I hereby certify that on the 12th day of July, 2023, I electronically filed the foregoing ***Amendments*** with the Clerk of Court using the CM/ECF system which will automatically send an e-mail notification of such filing to the parties or attorneys of record. I have also on this day caused a copy of the pleading to be placed in the first-class United States mail, postage prepaid, addressed to the following recipients not participating in the CM/ECF system as follows:

Byung Ho Kang (via email)
Saera Yoo
6495 Creekview Circle
Duluth, GA 30097

Fountainhead SBF, LLC (via email: Lee.Washburn@wilsonelser.com)
Wilson Elser Moskowitz Edelman & Dicker LLP
3348 Peachtree Rd. NE | Suite 1400
Atlanta, GA 30326

And all parties on the attached matrix not participating in the CM/ECF system.

This the 12th day of July, 2023.

Respectfully submitted,

_____/s/_____
Soo J. Hong
Georgia Bar No. 129608
Attorney for Debtors

Blevins & Hong, PC
191 Roswell Street
Marietta, GA 30060
678-354-2290
shong@cobbcountylaw.com

Label Matrix for local noticing
113E-1
Case 23-54125-wlh
Northern District of Georgia
Atlanta
Wed Jul 12 09:57:35 EDT 2023

American Express National Bank, AENB
c/o Zwicker and Associates, P.C.
Attorneys/Agents for Creditor
P.O. Box 9043
Andover, MA 01810-0943

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Fort Lauderdale, FL 33329-7871

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P.O. Box 7871
Fort Lauderdale, FL 33329

Bank Of America
400 Christiana Road
Newark, DE 19702-3208

Michael J. Bargar
Rountree Leitman Klein & Geer LLC
Century Plaza I
2987 Clairmont Road, Suite 350
Atlanta, GA 30329-4435

(p)BANK OF AMERICA
PO BOX 982238
EL PASO TX 79998-2238

Capital One
11013 W Broad St
Glen Allen, VA 23060-6017

Capital One
Po Box 85064
Glen Allen, VA 23058

Capital One N.A.
by American InfoSource as agent
4515 N Santa Fe Ave
Oklahoma City, OK 73118-7901

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Ellijay, GA 30540-3744

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Citi
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Sioux Falls, SD 57117-6241

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San Antonio, TX 78245-9006

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Sioux Falls, SD 57108-5027

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Marietta, GA 30060-1937

James Bates Brannan Groover LLP
3399 Peachtree RD NE
Suite 1700
Atlanta, GA 30326-1151

(p)JPMORGAN CHASE BANK N A
BANKRUPTCY MAIL INTAKE TEAM
700 KANSAS LANE FLOOR 01
MONROE LA 71203-4774

Byung Ho Kang
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Duluth, GA 30097-5315

Ciara Nadelkov Lowe
Wilson Elser Moskowitz Edelman & Dicker,
3348 Peachtree Rd NE, Ste 1400
Atlanta, GA 30326-1450

Metro City Bank
5441 Buford Highway
#109
Atlanta, GA 30340-1168

Metro City Bank
5441 Buford Hwy Ne Ste 1
Doraville, GA 30340-1168

Office of the United States Trustee
362 Richard Russell Building
75 Ted Turner Drive, SW
Atlanta, GA 30303-3315

Synch/Carecr
Po Box 981439
El Paso, TX 79998-1439

US Bank
800 Nicollet Mall
Saint Louis, MO 63166

Verizon
by American InfoSource as agent
4515 N Santa Fe Ave
Oklahoma City, OK 73118-7901

Lawrence Lee Washburn IV
Wilson Elser Moskowitz Edelman & Dicker
Suite 1400
3348 Peachtree Road, NE
Atlanta, GA 30326-1450

Doroteya N. Wozniak
James-Bates-Brannan-Groover-LLP
Suite 1700
3399 Peachtree Road, NE
Atlanta, GA 30326-1151

Saera Yoo
6495 Creekview Circle
Duluth, GA 30097-5315

The preferred mailing address (p) above has been substituted for the following entity/entities as so specified
by said entity/entities in a Notice of Address filed pursuant to 11 U.S.C. 342(f) and Fed.R.Bank.P. 2002 (g) (4).

Bk Of Amer
P O Box 982236
El Paso, TX 79998

Jpmcb Card
201 N Walnut St
Wilmington, DE 19801

(d)Jpmcb Card
301 N Walnut St, Floor 09
Wilmington, DE 19801

The following recipients may be/have been bypassed for notice due to an undeliverable (u) or duplicate (d) address.

(d)Amex
Po Box 297871
Fort Lauderdale, FL 33329-7871

(u)Fountainhead SBF, LLC

End of Label Matrix	
Mailable recipients	33
Bypassed recipients	2
Total	35